

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

CRAIG E CASHER
DENISE N CASHER
Debtor(s)

Case No. 16-70863JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/30/2016.
- 2) The plan was confirmed on 02/23/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/12/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/14/2022.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$101,151.00.
- 10) Amount of unsecured claims discharged without full payment: \$19,768.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$138,468.23
Less amount refunded to debtor	\$1,991.41

NET RECEIPTS: **\$136,476.82**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,648.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,168.89
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,816.89**

Attorney fees paid and disclosed by debtor: \$352.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	507.34	507.34	92.68	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	61.67	61.67	11.27	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	18,900.00	18,900.00	18,900.00	18,900.00	2,627.20
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	2,102.03	2,102.03	384.00	0.00
APEX ASSET MANAGEMENT++	Unsecured	21.00	NA	NA	0.00	0.00
APEX ASSET MANAGEMENT++	Unsecured	40.00	NA	NA	0.00	0.00
APEX ASSET MANAGEMENT++	Unsecured	40.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	0.00	1,373.72	1,373.72	250.95	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	352.00	354.80	354.80	64.81	0.00
CLIENT SERVICES	Unsecured	1,347.00	NA	NA	0.00	0.00
CLIENT SERVICES	Unsecured	1,924.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	444.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS++	Unsecured	58.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS++	Unsecured	290.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	63.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	180,176.00	178,159.62	0.00	84,646.74	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	10,407.32	10,407.32	10,407.32	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	425.00	425.00	425.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,145.00	2,144.74	2,144.74	391.80	0.00
MIDLAND FUNDING LLC	Unsecured	2,110.00	2,110.35	2,110.35	385.52	0.00
MIDLAND FUNDING LLC	Unsecured	809.00	861.23	861.23	157.33	0.00
MIDLAND FUNDING LLC	Unsecured	487.00	532.77	532.77	97.33	0.00
PENELEC/FIRST ENERGY**	Unsecured	1,206.00	142.24	142.24	25.98	0.00
PENN CREDIT CORP++	Unsecured	61.00	NA	NA	0.00	0.00
PENN CREDIT CORP++	Unsecured	805.00	NA	NA	0.00	0.00
PENN HIGHLANDS BROOKVILLE	Unsecured	14.00	NA	NA	0.00	0.00
PENN HIGHLANDS CLEARFIELD	Unsecured	348.00	NA	NA	0.00	0.00
PENN HIGHLANDS CLEARFIELD	Unsecured	18.00	NA	NA	0.00	0.00
PENN HIGHLANDS CLEARFIELD	Unsecured	100.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,307.00	1,307.43	1,307.43	238.84	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	1,617.00	1,658.66	1,658.66	303.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	303.00	316.12	316.12	57.75	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	281.00	293.15	293.15	53.55	0.00
SYNCHRONY BANK	Unsecured	110.00	78.22	78.22	14.29	0.00
SYSTEMS & SERVICES TECHNOLOGI	Unsecured	2,520.00	2,612.41	2,612.41	477.24	0.00
UNITED COLLECTION BUREAU INC	Unsecured	745.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	36,387.86	36,387.86	6,647.33	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$84,646.74	\$0.00
Mortgage Arrearage	\$10,407.32	\$10,407.32	\$0.00
Debt Secured by Vehicle	\$18,900.00	\$18,900.00	\$2,627.20
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$29,307.32	\$113,954.06	\$2,627.20
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$425.00	\$425.00	\$0.00
TOTAL PRIORITY:	\$425.00	\$425.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$52,844.74	\$9,653.67	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,816.89</u>	
Disbursements to Creditors	<u>\$126,659.93</u>	
TOTAL DISBURSEMENTS :		<u>\$136,476.82</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.